



U.S. Department of Justice

*United States Attorney
Eastern District of Wisconsin*

517 East Wisconsin Avenue

414 / 297-1700

Milwaukee, WI 53202

TTY 414 / 297-1088

April 22, 2003

NEWS SUMMARY

Steven M. Biskupic announced today that a grand jury sitting in the Eastern District of Wisconsin has returned a superseding indictment against JANICE BANYARD (a/k/a Janice Robertson, DOB: 8/14/54) and her daughter KENYA RENEE BANYARD (a/k/a Kenya Renee Robertson, DOB: 3/8/75), both residents of Milwaukee, charging them with conspiring to engage in a scheme to defraud mortgage lenders and engaging in other crimes involving fraud.

The grand jury had initially charged Janice Banyard with three counts of interstate transportation of monies obtain by fraud and three counts of social security fraud by indictment returned on March 11, 2003. That indictment alleged that, in September 1984, Janice Banyard had fraudulently obtained a social security account number in the name of one of her children who had died at birth earlier in 1984. The March 11 indictment further alleged that Janice Banyard had used that false social security number, together with inflated income figures, to obtain over \$80,000 in mortgage loans in March 1988. According to the indictment, Janice Banyard defaulted on those mortgage loans within months; the properties on which she had obtained the loans were condemned by the City of Milwaukee; and the mortgage lender holding the loans suffered over \$80,000 in losses.

The superseding indictment charges that Janice Banyard then committed the further crimes of making a false statement in a bankruptcy proceeding, as well as social security fraud, by allegedly filing for bankruptcy in November 1998 using a false social security number – the same number that she had obtained in the name of her deceased child and then used to obtain her March 1998 mortgage loans.

The superseding indictment further charges Janice Banyard with conspiring with her daughter Kenya Banyard to commit mail fraud, wire fraud, and social security fraud by agreeing with Kenya Banyard, in or about April 2000, to obtain mortgage loans based upon fraudulent loan applications submitted in Kenya Banyard's name. The indictment alleges that the mortgage loan applications were fraudulent in that they were submitted under a false social security number and included inflated income figures for Kenya Banyard. The indictment further alleges that Janice and Kenya Banyard used the proceeds from the mortgage loans to purchase a residence at 11101 W. Kaul Avenue in Milwaukee and to obtain cash.

The superseding indictment also charges Kenya Banyard with one count of providing false information to the Social Security Administration, based upon her alleged November 1998 application for a social security number in the name of a non-existent child, as well as one count of passport fraud, based upon her alleged February 1999 application for a passport using a false social security number.

NEWS SUMMARY

April 22, 2003

Page 2

If convicted of interstate transportation of stolen funds, Janice Banyard faces a prison term of up to ten years per count and a fine of up to \$250,000 per count.

If convicted of passport fraud, Kenya Banyard faces a prison term of up to ten years and a fine of \$250,000.

As to the social security fraud and conspiracy charges brought against Kenya Banyard and Janice Banyard face, and the false statement in bankruptcy charge brought against Janice Banyard, the defendants each face potential additional penalties of up to five years' imprisonment per count and a fine of \$250,000 per count.

This case was investigated by the Federal Bureau of Investigation's Milwaukee Field Office and has been assigned to Assistant United States Attorney Scott J. Campbell for prosecution.

The public is cautioned that an indictment is merely the formal method of returning charges against an individual and does not constitute inference of his or her guilt. An individual is presumed innocent until such time, if ever, that the government established his or her guilt beyond a reasonable doubt.

#

For more information contact:

Assistant United States Scott J. Campbell - 414-297-1700